

SERFF Tracking Number: MUTM-126523988 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 45106
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term care Advertising - GL611_0110
Project Name/Number: Long Term Care Advertising/GL611_0110

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term care Advertising - SERFF Tr Num: MUTM-126523988 State: Arkansas
GL611_0110

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 45106

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Closed

Filing Type: Advertisement

Author: Jamie Lucy

Reviewer(s): Marie Bennett

Date Submitted: 03/02/2010

Disposition Date: 03/15/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: GL611_0110

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/15/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/15/2010

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Regulatory Affairs

402-351-2476 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

Omaha, NE 68175

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Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	03/02/2010	34542254

<i>SERFF Tracking Number:</i>	<i>MUTM-126523988</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/15/2010	03/15/2010

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Disposition

Disposition Date: 03/15/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	cover letter		Yes
Form	Prospecting Letter #3		Yes

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Form Schedule

Lead Form Number: GL611_0110

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GL611_0110	Advertising	Prospecting Letter #3	Initial		0.000	GL611_0110.pdf

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent E-mail]

Offer a benefit that is good for you and your employees

[Dear Business Owner/Employer or Name,]

Today, many people are concerned about the increase in health care costs. In 2008, research showed nursing home costs for a semi-private room averaged more than \$64,000 a year.¹ Full-time care at home by a home health aide costs a national average of \$19 per hour or over \$39,500 per year.¹ Such costs are typically not covered by health or disability insurance. Many people may have to cover these expenses by spending the assets they have accumulated from years of working.

That's why employers just like you are enhancing their benefits plans with long-term care insurance. Adding long-term care insurance from United of Omaha Life Insurance Company (United of Omaha) can be an invaluable benefit to your employees. Also, your company can be eligible for favorable tax advantages and can have an edge in attracting and retaining key employees. Depending on your objectives, this benefit can be made available to employees and their families at little or no cost to you.

United of Omaha's long-term care insurance policy would help pay for different levels of long-term care services, including in-home care and services provided in care facilities. The policy also can provide cash benefits to employees when they need it.

United of Omaha Life Insurance Company, founded in 1926, is proud to be a Mutual of Omaha Insurance Company affiliate. Mutual of Omaha is one of the most recognized names in the insurance industry and has been serving policyholders for more than 100 years.

To learn more about the advantages of including long-term care insurance in your benefits plan, please contact me.

Sincerely,

[Agent Name]

An Independent Licensed Agent

¹ "Cost of Long-Term Care Services," Mutual of Omaha Insurance Company, April 2008

Long-term care insurance is underwritten by United of Omaha Life Insurance Company, a Mutual of Omaha company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms: LTC09U-5ML, LTC09U-10ML (or state equivalent) In ID: LTC09U-5ML-ID, LTC09U-10ML-ID, In OK: LTC09U-5ML-OK, LTC09U-10ML-OK, In OR: LTC09U-5ML-OR, LTC09U-10ML-OR, In PA: LTC09U-5ML-PA, LTC09U-10ML-PA, In TX: LTC09U-5ML-TX, LTC09U-10ML-TX, In WA: LTC09U-5ML-WA, LTC09U-10ML-WA. These policies have exclusions, limitations and reductions. This is a solicitation of insurance. You may be contacted by telephone by an insurance agent.

GL611_0110



**UNITED OF OMAHA LIFE
INSURANCE COMPANY**
A MUTUAL OF OMAHA COMPANY

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	cover letter	
Comments:		
Attachment:		
AR Letter-App.pdf		

UNITED of OMAHA

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



March 2, 2010

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC# 261-69868
FEIN# 47-0322111
United of Omaha Life Insurance Company
Long-Term Care Advertising
GL611_0110

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This advertisement is a prospecting marketing piece that will be sent to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. The Long-Term Care product that will be offered to their employees is an individual product and not a group product.

We request that any information in brackets be considered variable.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs

Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

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